

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Herbert A. Ortiz  
Debtor

Case No. 19-01443-RNO  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: CourtneyG  
Form ID: 318

Page 1 of 2  
Total Noticed: 46

Date Rcvd: Sep 25, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 27, 2019.

db +Herbert A. Ortiz, 2221 Sutton Drive, Stroudsburg, PA 18360-8707  
5182801 Admirals Bank, PO Box 6808, Providence, RI 02940-6808  
5182800 +Admirals Bank, 815 Reservoir Avenue, Cranston, RI 02910-4442  
5182804 BestBuy CBNA, 701 East 60th Street, Sioux Falls, SD 57104  
5182806 +Children's Hospital of Philadelphia, 3401 Civic Center Blvd, Philadelphia, PA 19104-4319  
5182808 +Comenity Bank / Orbitz, PO Box 182120, Columbus OH 43218-2120  
5182809 Computer Credit, Inc., 470 West Hanes Mill Road, PO Box 5238, Winston-Salem, NC 27113-5238  
5182814 +EXR, LLC, 25 Perlman Drive, Suite 23-2, Spring Valley, NY 10977-5281  
5182811 +Ebenezer Baptist Church, 153 William Street, Orange, NJ 07050-4076  
5182812 +Energy in the Bank Dev. Partners, LLC, John J. Martin, Trustee, 1022 Court Street, Honesdale, PA 18431-1925  
5182813 +Everest Financial, 8200 NW 52nd Terrace, 2nd Floor, Doral, FL 33166-7852  
5182815 +FNB Omaha, PO Box 3412, Omaha NE 68103-0412  
5182816 Geisinger, 100 North Academy Ave, Danville PA 17822-3941  
5182817 +General Energy Solutions USA Inc., Attn: Robert Sander, Corp. Counsel, 701 West Kimberly Ave, Ste 220, Placentia, CA 92870-6314  
5182818 +John J. Martin, Trustee, Energy in the Bank, 1022 Court Street, Honesdale, PA 18431-1925  
5182819 +Kenneth L. Kutner, Esquire, One Grand Central Place, 60 East 42nd Street, Suite 1420, New York, NY 10165-1444  
5182821 +Law Offices of Charles Autin, 204 Taylor Street, 2nd Floor, Orange, NJ 07050-3412  
5182822 Lehigh Valley Health Network, PO Box 781733, Philadelphia PA 19178-1733  
5182823 +Mahoney Sabol & Co. LLP, PO Box 934, 80 Plains Road, Essex, CT 06426-0934  
5182824 +Maria Picon, 2221 Sutton Drive, Stroudsburg, PA 18360-8707  
5184456 Mercedes-Benz Financial Services USA LLC, c/o BK Servicing, LLC, PO Box 131265, Roseville, MN 55113-0011  
5182827 +NEPA School Emp. FCU, 934 N. 9th Street, Stroudsburg, PA 18360-1208  
5182828 +New Jersey Community Capital, 108 Church Street, 3rd Floor, New Brunswick, NJ 08901-2002  
5182829 #+Onyx Renewables, 880 3rd Ave, 11th Floor, New York, NY 10022-5088  
5182832 +PNC Bank, PO Box 3180, Pittsburgh PA 15230-3180  
5182833 +PNC Bank, PO Box 3429, Pittsburgh PA 15230-3429  
5182831 Physician Billing PB CHOP, PO Box 788017, Philadelphia, PA 19178-8017  
5182834 Pocono Medical Center, PO Box 822009, Philadelphia PA 19182-2009  
5182835 Select Portfolio Servicing, Inc., PO Box 65227, Salt Lake City, UT 84165  
5182837 +St. Luke's U. Health Network, 801 Ostrum Street, Bethlehem, PA 18015-1000  
5182838 Susan Odessky, 6026 Blue Beech Drive, East Stroudsburg, PA 18301

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +EDI: PRA.COM Sep 25 2019 23:13:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
5182802 +EDI: AMEREXPR.COM Sep 25 2019 23:13:00 American Express, PO Box 981537, El Paso TX 79998-1537  
5217240 +EDI: ATLASACQU.COM Sep 25 2019 23:13:00 Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601-4303  
5182803 +EDI: TSYS2.COM Sep 25 2019 23:13:00 Barclays Bank Delaware, PO Box 8803, Att: Credit Bureau, Wilmington, DE 19899-8803  
5182805 +EDI: CHASE.COM Sep 25 2019 23:13:00 Chase Card, 301 N Walnut St, Floor 09, Wilmington, DE 19801-3971  
5182807 +EDI: CITICORP.COM Sep 25 2019 23:13:00 Citicards CBNA, 701 E 60th Street N, Sioux Falls, SD 57104-0432  
5182810 EDI: DISCOVER.COM Sep 25 2019 23:13:00 Discover Bank, PO Box 15316, Att: CMS/Prod Develop, Wilmington DE 19850-5316  
5182820 E-mail/Text: bncnotices@becket-lee.com Sep 25 2019 19:08:55 Kohls / Capital One, PO Box 3115, Milwaukee WI 53201-3115  
5182825 +EDI: DAIMLER.COM Sep 25 2019 23:13:00 Mercedes-Benz Financial Svcs, PO Box 961, Roanoke, TX 76262-0961  
5182826 E-mail/Text: jbenner@nepafcu.org Sep 25 2019 19:08:57 NE PA Community FCU, 934 N 9th Street, Stroudsburg, PA 18360-1208  
5182830 +EDI: RMSC.COM Sep 25 2019 23:13:00 PayPal Credit, PO Box 5138, Timonium, MD 21094-5138  
5182839 +EDI: RMSC.COM Sep 25 2019 23:13:00 SYNCB / JCPenney's, 4125 Windward Plaza, Alpharetta, GA 30005-8738  
5182840 +EDI: RMSC.COM Sep 25 2019 23:13:00 SYNCB / Sam's Club DC, 4125 Windward Plaza, Alpharetta, GA 30005-8738  
5182841 +EDI: RMSC.COM Sep 25 2019 23:13:00 SYNCB / Walmart DC, 4125 Windward Plaza, Alpharetta, GA 30005-8738  
5183065 +EDI: RMSC.COM Sep 25 2019 23:13:00 Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 15

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Page 2 of 2  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
cr\* +Mercedes-Benz Financial Services USA LLC, c/o BK Servicing, LLC, PO Box 131265,  
5182836 Roseville, MN 55113-0011  
##Select Portfolio Servicing, Inc., 3815 South West Temple St., Salt Lake City, UT 84115-4412  
TOTALS: 0, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable.  
Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed.  
The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 27, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 25, 2019 at the address(es) listed below:

Atlas Acquisitions LLC bk@atlasacq.com  
J. Zac Christman on behalf of Debtor 1 Herbert A. Ortiz zac@fisherchristman.com,  
office@fisherchristman.com  
James Warmbrodt on behalf of Creditor Towd Point Mortgage Trust 2018-6, U.S. Bank National  
Association, as Indenture Trustee bkgroup@kmllawgroup.com  
John J Martin (Trustee) pa36@ecfcbis.com, trusteemartin@martin-law.net  
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

**Information to identify the case:**

Debtor 1 **Herbert A. Ortiz**  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing)  
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-4882**  
EIN **-----**  
Social Security number or ITIN **-----**  
EIN **-----**

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **5:19-bk-01443-RNO**

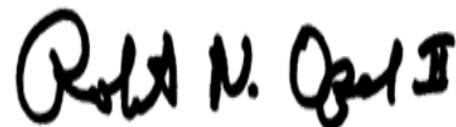
**Order of Discharge****12/15**

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Herbert A. Ortiz  
aka Herbert Antonio Ortiz, fdba Energy in the  
Bank Development Partners, LLC

By the  
court:

9/25/19



Honorable Robert N. Opel, II  
United States Bankruptcy Judge

By: Courtney Gabriel, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**